

Fill in this information to identify the case:

Debtor Name: Masahiko and Yasuko Negita, Co-Debtors

United States Bankruptcy Court for the: District of New Jersey

Case number: 23-12365

☒ Check if this is an amended filing.

## Official Form 425C

### Monthly Operating Report for Small Business Under Chapter 11

12/17

Month: 05/2023

Date report filed: 06/21/2023  
MM/DD/YYYY

Line of business: Individual wage earner

NAISC code: \_\_\_\_\_

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party:

Masahiko Negita and Yasuko Negita, Co-De

Original signature of responsible party:

Printed name of responsible party:

Masahiko Negita and Yasuko Negita

#### 1. Questionnaire

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

**If you answer No to any of the questions in lines 1-9, attach an explanation and label it Exhibit A.**

	Yes	No	N/A
1. Did the business operate during the entire reporting period?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
2. Do you plan to continue to operate the business next month?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
3. Have you paid all of your bills on time?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Did you pay your employees on time?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
6. Have you timely filed your tax returns and paid all of your taxes?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Have you timely filed all other required government filings?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
9. Have you timely paid all of your insurance premiums?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**If you answer Yes to any of the questions in lines 10-16, attach an explanation and label it Exhibit B.**

10. Do you have any bank accounts open other than the DIP accounts?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
11. Have you sold any assets other than inventory?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
13. Did any insurance company cancel your policy?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
14. Did you have any unusual or significant unanticipated expenses?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
15. Have you borrowed money from anyone or has anyone made any payments on your behalf?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
16. Has anyone made an investment in your business?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Debtor Name Masahiko and Yasuko Negita, Co-Debtors

Case number 23-12365

17. Have you paid any bills you owed before you filed bankruptcy? ☐ ☒ ☐
18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy? ☐ ☒ ☐

## 2. Summary of Cash Activity for All Accounts

**19. Total opening balance of all accounts**

\$ 55,029.00

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

**20. Total cash receipts**

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here.

\$ 8,023.00

**21. Total cash disbursements**

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

Report the total from *Exhibit D* here.

- \$ 10,332.00

**22. Net cash flow**

Subtract line 21 from line 20 and report the result here.

This amount may be different from what you may have calculated as *net profit*.

+ \$ -2,309.00

**23. Cash on hand at the end of the month**

Add line 22 + line 19. Report the result here.

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

= \$ 52,720.00

## 3. Unpaid Bills

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

**24. Total payables**

(*Exhibit E*)

\$ 46,372.86

Debtor Name Masahiko and Yasuko Negita, Co-Debtors

Case number 23-12365

#### 4. Money Owed to You

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. Total receivables \$ \_\_\_\_\_  
(Exhibit F)

#### 5. Employees

26. What was the number of employees when the case was filed? \_\_\_\_\_  
27. What is the number of employees as of the date of this monthly report? \_\_\_\_\_

#### 6. Professional Fees

28. How much have you paid this month in professional fees related to this bankruptcy case? \$ \_\_\_\_\_  
29. How much have you paid in professional fees related to this bankruptcy case since the case was filed? \$ \_\_\_\_\_  
30. How much have you paid this month in other professional fees? \$ \_\_\_\_\_  
31. How much have you paid in total other professional fees since filing the case? \$ \_\_\_\_\_

#### 7. Projections

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	Column A		Column B		Column C
	Projected	—	Actual	=	Difference
	Copy lines 35-37 from the previous month's report.		Copy lines 20-22 of this report.		Subtract Column B from Column A.
32. Cash receipts	\$ 6,941.00	—	\$ 8,023.00	=	\$ -1,082.00
33. Cash disbursements	\$ 9,836.00	—	\$ 10,332.00	=	\$ -496.00
34. Net cash flow	\$ -2,895.00	—	\$ -2,309.00	=	\$ 586.00
35. Total projected cash receipts for the next month:					\$ 6,941.00
36. Total projected cash disbursements for the next month:					- \$ 9,836.00
37. Total projected net cash flow for the next month:					= \$ -2,895.00

Debtor Name Masahiko and Yasuko Negita, Co-Debtors

Case number 23-12365

## 8. Additional Information

If available, check the box to the left and attach copies of the following documents.

- ☒ 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- ☒ 39. Bank reconciliation reports for each account.
- ☒ 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- ☐ 41. Budget, projection, or forecast reports.
- ☐ 42. Project, job costing, or work-in-progress reports.

Masahiko Negita  
Yasuko Negita  
Co-Debtors  
Case No.: 23-12365  
Cash Receipts  
May 2023

<u>Date</u>	<u>Amount</u>
05/12/2023	4,011.53
05/19/2023	30,894.45
05/24/2023	5,503.09
05/30/2023	<u>4,011.53</u>
<b>Total</b>	44,420.60
Less: Transfers	<u>(36,397.54)</u>
Receipts from third parties	<u><u>8,023.06</u></u>

Masahiko Negita  
Yasuko Negita  
Co-Debtors  
Case No.: 23-12365  
Cash Disbursements  
May 2023

<u>Date</u>	<u>Num</u>	<u>Name</u>	<u>Amount</u>
05/01/2023	dm	Clinton Auto Servic	51.53
05/01/2023	dm	CVS Pharmacy	15.00
05/02/2023	dm	Veolia	113.70
05/02/2023	105	NJ Vehicle Regisra	64.50
05/02/2023	106	Veolia	156.94
05/03/2023	dm	PSEG	433.23
05/08/2023	dm	United Airlines	2,248.45
05/08/2023	dm	United Airlines	49.00
05/08/2023	dm	United Airlines	240.00
05/08/2023	dm	Chase	468.01
05/08/2023	dm	PNC Bank	3,836.97
05/08/2023	dm	Whole Foods	23.72
05/09/2023	dm	Chase	1,652.06
05/19/2023	dm	TD Bank	15.00
05/23/2023	dm	CVS Pharmacy	61.29
05/23/2023	dm	The Hartford	375.94
05/24/2023	dm	TD Bank	15.00
05/24/2023	dm	Optimum	<u>511.56</u>
		Total	<u><u>10,331.90</u></u>

Masahiko Negita  
Yasuko Negita  
Co-Debtors  
Case No.: 23-12365  
Post Petition Payables  
as of May 31, 2023

Rabinowitz, Lubetkin & Tully	61-90	5,000.00
Sean Raquet CPA LLC	61-90	1,000.00
Rabinowitz, Lubetkin & Tully	31-60	16,250.56
Sean Raquet CPA LLC	31-60	2,262.50
Rabinowitz, Lubetkin & Tully	0-30	20,209.80
Sean Raquet CPA LLC	0-30	<u>1,650.00</u>
Total		<u><u>46,372.86</u></u>

11:32 AM

06/19/23

**Negita**  
**Reconciliation Detail**  
**Wells Fargo 8343, Period Ending 05/31/2023**

Type	Date	Num	Name	Clr	Amount	Balance
<b>Beginning Balance</b>						17,309.70
<b>Cleared Transactions</b>						
<b>Checks and Payments - 18 items</b>						
Check	05/01/2023	dm	Clinton Auto Service	X	-51.53	-51.53
Check	05/01/2023	dm	CVS Pharmacy	X	-15.00	-66.53
Check	05/02/2023	106	Veolia	X	-156.94	-223.47
Check	05/02/2023	dm	Veolia	X	-113.70	-337.17
Check	05/02/2023	105	NJ Vehicle Registrati...	X	-64.50	-401.67
Check	05/03/2023	dm	PSEG	X	-433.23	-834.90
Check	05/08/2023	dm	PNC Bank	X	-3,836.97	-4,671.87
Check	05/08/2023	dm	United Airlines	X	-2,248.45	-6,920.32
Check	05/08/2023	dm	Chase	X	-468.01	-7,388.33
Check	05/08/2023	dm	United Airlines	X	-240.00	-7,628.33
Check	05/08/2023	dm	United Airlines	X	-49.00	-7,677.33
Check	05/08/2023	dm	Whole Foods	X	-23.72	-7,701.05
Check	05/09/2023	dm	Chase	X	-1,652.06	-9,353.11
Check	05/19/2023	dm	TD Bank	X	-15.00	-9,368.11
Check	05/23/2023	dm	The Hartford	X	-375.94	-9,744.05
Check	05/23/2023	dm	CVS Pharmacy	X	-61.29	-9,805.34
Check	05/24/2023	dm	Optimum	X	-511.56	-10,316.90
Check	05/24/2023	dm	TD Bank	X	-15.00	-10,331.90
Total Checks and Payments					-10,331.90	-10,331.90
<b>Deposits and Credits - 4 items</b>						
Deposit	05/12/2023			X	4,011.53	4,011.53
Transfer	05/19/2023			X	30,894.45	34,905.98
Transfer	05/24/2023			X	5,503.09	40,409.07
Deposit	05/30/2023			X	4,011.53	44,420.60
Total Deposits and Credits					44,420.60	44,420.60
Total Cleared Transactions					34,088.70	34,088.70
Cleared Balance					34,088.70	51,398.40
Register Balance as of 05/31/2023					34,088.70	51,398.40
<b>Ending Balance</b>					<b>34,088.70</b>	<b>51,398.40</b>



# Wells Fargo Everyday Checking

May 31, 2023 ■ Page 1 of 4



YASUKO NEGITA  
MASAHIKO NEGITA  
DEBTOR IN POSSESSION  
CH11 CASE #23-12365 (NJ)  
8 FLORAL TERRACE  
TENAFLY NJ 07670

## Questions?

Available by phone 24 hours a day, 7 days a week:  
We accept all relay calls, including 711

**1-800-TO-WELLS** (1-800-869-3557)

En español: 1-877-727-2932

Online: [wellsfargo.com](https://www.wellsfargo.com)

Write: Wells Fargo Bank, N.A. (347)  
P.O. Box 6995  
Portland, OR 97228-6995

## You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

## Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to [wellsfargo.com](https://www.wellsfargo.com) or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input checked="" type="checkbox"/>

## Statement period activity summary

Beginning balance on 5/1	\$17,309.70
Deposits/Additions	44,420.60
Withdrawals/Subtractions	- 10,331.90
<b>Ending balance on 5/31</b>	<b>\$51,398.40</b>

Account number [REDACTED] 8343

YASUKO NEGITA  
MASAHIKO NEGITA  
DEBTOR IN POSSESSION  
CH11 CASE #23-12365 (NJ)

New Jersey account terms and conditions apply

For Direct Deposit use  
Routing Number (RTN): 021200025

## Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

May 31, 2023 ■ Page 2 of 4



## Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
5/1		Purchase authorized on 04/29 Clinton Auto Servi Tenafly NJ S583119641237980 Card 6491		51.53	
5/1		Purchase authorized on 05/01 Cvs/Pharmacy #00 00749--1 Tenafly NJ P583121522989702 Card 6491		15.00	17,243.17
5/2		Veolia Veolia 230502 10005947221111 Masahiko Negita		113.70	
5/2	105	Check		64.50	
5/2	106	Check		156.94	16,908.03
5/3		Public Service Pseg 007274524607 Masahiko Negita		433.23	16,474.80
5/8		Purchase authorized on 05/04 United 016248 800-932-2732 TX S463124501650772 Card 6491		2,248.45	
5/8		Purchase authorized on 05/04 United 016985 800-932-2732 TX S583124504361172 Card 6491		49.00	
5/8		Purchase authorized on 05/04 United 016985 800-932-2732 TX S583124504361172 Card 6491		240.00	
5/8		Bill Pay Chase Auto Finance on-Line xxxxxxxx4001 on 05-08		468.01	
5/8		Bill Pay Pnc Mortgage on-Line xxxxxx3754 on 05-08		3,836.97	
5/8		Purchase authorized on 05/06 Wholefids Par 102 300 Berg Paramus NJ P583126578535887 Card 6491		23.72	9,608.65
5/9		Bill Pay Chase Home Finance on-Line xxxxxx7902 on 05-09		1,652.06	7,956.59
5/12		Edeposits IN Branch/Store 05/12/23 01:39:47 Pm 666 3Rd Ave New York NY 2205	4,011.53		11,968.12
5/19		WT 051923442295 Kiraboshi Bank L /Org=Yasuko Negita Srf# 051923442295 Trn#230519018714 Rfb#	30,894.45		
5/19		Wire Trans Svc Charge - Sequence: 230519018714 Srf# 051923442295 Trn#230519018714 Rfb#		15.00	42,847.57
5/23		Purchase authorized on 05/23 Cvs/Pharm 00749--17-19 Tenafly NJ P000000277180769 Card 2205		61.29	
5/23		Hartford Life & Ins. Prem U01769825 004 Negita, Yasuko OR		375.94	42,410.34
5/24		WT 052423555815 Japan Post Bank /Org=Etsuko Yokoyama Srf# 052423555815 Trn#230524016897 Rfb#	5,503.09		
5/24		Wire Trans Svc Charge - Sequence: 230524016897 Srf# 052423555815 Trn#230524016897 Rfb#		15.00	
5/24		Optimum 7802 Cable Pmnt 052323 04128505 N Masahiko		511.56	47,386.87
5/30		Edeposits IN Branch/Store 05/30/23 03:30:45 Pm 1 W Railroad Ave Tenafly NJ 2205	4,011.53		51,398.40
Ending balance on 5/31					51,398.40
Totals			\$44,420.60	\$10,331.90	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

## Summary of checks written (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount	Number	Date	Amount
105	5/2	64.50	106	5/2	156.94

## Monthly service fee summary

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](https://wellsfargo.com/feefaq) for a link to these documents, and answers to common monthly service fee questions.

Fee period 05/01/2023 - 05/31/2023

Standard monthly service fee \$10.00

You paid \$0.00

May 31, 2023 ■ Page 3 of 4



**Monthly service fee summary (continued)**

We waived the fee this fee period to allow you to meet the requirements to avoid the monthly service fee. This is the final period with the fee waived. For the next fee period, you need to meet one of the requirements to avoid the monthly service fee.

How to avoid the monthly service fee	Minimum required	This fee period
Have any <b>ONE</b> of the following account requirements		
· Minimum daily balance	\$500.00	\$7,956.59 <input checked="" type="checkbox"/>
· Total amount of qualifying electronic deposits	\$500.00	\$0.00 <input type="checkbox"/>
· Age of primary account owner	17 - 24	<input type="checkbox"/>
· The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card		

RC/RC



## IMPORTANT ACCOUNT INFORMATION

NEW YORK CITY CUSTOMERS ONLY -- Pursuant to New York City regulations, we request that you contact us at 1-800-TO WELLS (1-800-869-3557) to share your language preference.

### Other Wells Fargo Benefits

**Help take control of your finances with a Wells Fargo personal loan.**

Whether it's managing debt, making a large purchase, improving your home, or paying for unexpected expenses, a personal loan may be able to help. See personalized rates and payments in minutes with no impact to your credit score.

**Get started at [wellsfargo.com/personalloan](https://www.wellsfargo.com/personalloan).**

### Other Wells Fargo Benefits

June 15th is World Elder Abuse Awareness Day, and now is a great time to learn about ways to help protect yourself and your loved ones from the rising risks of scams. Download a guide at [www.wellsfargo.com/protectelders](https://www.wellsfargo.com/protectelders).

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### Worksheet to balance your account

Follow the steps below to reconcile your statement balance with your account register balance. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.

**A** Enter the ending balance on this statement. \$ \_\_\_\_\_

**B** List outstanding deposits and other credits to your account that do not appear on this statement. Enter the total in the column to the right.

Description	Amount
<b>Total</b>	<b>\$</b> _____

**C** Add **A** and **B** to calculate the subtotal. = \$ \_\_\_\_\_

**D** List outstanding checks, withdrawals, and other debits to your account that do not appear on this statement. Enter the total in the column to the right.

Number/Description	Amount
<b>Total</b>	<b>\$</b> _____

**E** Subtract **D** from **C** to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register. = \$ \_\_\_\_\_

### Important Information You Should Know

■ **To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts:**

Wells Fargo Bank, N.A. may furnish information about deposit accounts to Early Warning Services. You have the right to dispute the accuracy of information that we have furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. Include with the dispute the following information as available: Full name (First, Middle, Last), Complete address, The account number or other information to identify the account being disputed, Last four digits of your social security number, Date of Birth. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.

■ **If your account has a negative balance:**

Please note that an account overdraft that is not resolved 60 days from the date the account first became overdrawn will result in closure and charge off of your account. In this event, it is important that you make arrangements to redirect recurring deposits and payments to another account. The closure will be reported to Early Warning Services. We reserve the right to close and/or charge-off your account at an earlier date, as permitted by law. The laws of some states require us to inform you that this communication is an attempt to collect a debt and that any information obtained will be used for that purpose.

■ **In case of errors or questions about your electronic transfers:**

Telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

■ **In case of errors or questions about other transactions (that are not electronic transfers):**

Promptly review your account statement within 30 days after we made it available to you, and notify us of any errors.

■ **To download and print an Account Balance Calculation Worksheet (PDF) to help you balance your checking or savings account, enter [www.wellsfargo.com/balancemyaccount](http://www.wellsfargo.com/balancemyaccount) in your browser on either your computer or mobile device.**



YASUKO NEGITA  
MASAHIKO NEGITA  
8 FLORAL TERRACE  
TENAFLY, NJ 07670

105

4/25/23  
Date

Pay to the  
Order of AL-J. VEHICLE REGISTRATION RENEWAL \$ 64.50

64.50  
Dollars



Dollars

Payee  
Signature  
Date



Wells Fargo Bank N.A.  
New Jersey  
wellsfargo.com

(J19KAB)

For WDDUG8FA134062

106

4/26/23 Date

Pay to the Order of VEO/1A \$ 156.74 Dollars

One hundred fifty six and 74/100 xx

WELLS FARGO  
Wells Fargo Bank N.A.  
New Jersey  
wellsfargo.com

YASUKO NEGITA  
MASAHIKO NEGITA  
8 FLORAL TERRACE  
TENAFLY, NJ 07670

For # 1000594722111



Online at: [www.mymerrill.com](http://www.mymerrill.com)

MRS YASUKO NEGITA  
309 KNICKERBOCKER RD  
TENAFLY NJ 07670-2417

Account Number: [REDACTED] 2484

24-Hour Assistance: (800) MERRILL

Access Code: [REDACTED]

**Net Portfolio Value:** **\$877.46**

Your Financial Advisor:

JOHN GAGLIARDO  
75 ROCKEFELLER PLAZA 2ND FLOOR  
NEW YORK NY 10019  
john\_gagliardo@ml.com  
1-212-415-7723

## CMA® ACCOUNT

April 29, 2023 - May 31, 2023

	This Statement	Year to Date
<b>Opening Value (04/29)</b>	<b>\$877.45</b>	
Total Credits	0.01	0.05
Total Debits	-	-
Securities You Transferred In/Out	-	-
Market Gains/(Losses)	-	-
<b>Closing Value (05/31)</b>	<b>\$877.46</b>	

ASSETS		
Cash/Money Accounts	May 31	April 28
Fixed Income	877.46	877.45
Equities	-	-
Mutual Funds	-	-
Options	-	-
Other	-	-
Subtotal (Long Portfolio)	877.46	877.45
<b>TOTAL ASSETS</b>	<b>\$877.46</b>	<b>\$877.45</b>
LIABILITIES		
Debit Balance	-	-
Short Market Value	-	-
<b>TOTAL LIABILITIES</b>	-	-
<b>NET PORTFOLIO VALUE</b>	<b>\$877.46</b>	<b>\$877.45</b>

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Online at: [www.mymerrill.com](http://www.mymerrill.com)

Account Number: 3455

MRS YASUKO NEGITA  
309 KNICKERBOCKER RD  
TENAFLY NJ 07670-2417

24-Hour Assistance: (800) MERRILL

Access Code:

**Net Portfolio Value:** \$444.97

Your Financial Advisor:

JOHN GAGLIARDO  
75 ROCKEFELLER PLAZA 2ND FLOOR  
NEW YORK NY 10019  
john\_gagliardo@ml.com  
1-212-415-7723

## CMA® ACCOUNT

This account is enrolled in the Master Financial Service

April 29, 2023 - May 31, 2023

	This Statement	Year to Date
<b>Opening Value (04/29)</b>	<b>\$444.97</b>	
Total Credits	-	0.01
Total Debits	-	(125.00)
Securities You Transferred In/Out	-	-
Market Gains/(Losses)	-	-
<b>Closing Value (05/31)</b>	<b>\$444.97</b>	

ASSETS		
Cash/Money Accounts	May 31	April 28
Fixed Income	444.97	444.97
Equities	-	-
Mutual Funds	-	-
Options	-	-
Other	-	-
Subtotal (Long Portfolio)	444.97	444.97
<b>TOTAL ASSETS</b>	<b>\$444.97</b>	<b>\$444.97</b>
LIABILITIES		
Debit Balance	-	-
Short Market Value	-	-
<b>TOTAL LIABILITIES</b>	-	-
<b>NET PORTFOLIO VALUE</b>	<b>\$444.97</b>	<b>\$444.97</b>

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